

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JOAN L. SERENA

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:18-70641 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 24, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/09/2018 and confirmed on 11/16/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		50,400.00
Less Refunds to Debtor	0.00	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>50,400.00</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,800.00	
Trustee Fee	2,527.01	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>5,327.01</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
<b>Secured</b>					
	FREEDOM MORTGAGE CORP	0.00	23,336.88	0.00	23,336.88
	Acct: 6690				
	FREEDOM MORTGAGE CORP	127.42	127.42	0.00	127.42
	Acct: 6690				
					<b>23,464.30</b>
<b>Priority</b>					
	EARLE D LEES JR ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JOAN L. SERENA	0.00	0.00	0.00	0.00
	Acct:				
	EARLE D LEES JR ESQ	2,800.00	2,800.00	0.00	0.00
	Acct:				
	TOYOTA LEASE TRUST	8,572.41	8,572.41	0.00	8,572.41
	Acct: T499				
					<b>8,572.41</b>
<b>Unsecured</b>					
	BANK OF AMERICA NA**	9,895.30	2,967.99	0.00	2,967.99
	Acct: 8186				
	CARDMEMBER SERVICE++	0.00	0.00	0.00	0.00
	Acct: 8997				
	CARDMEMBER SERVICE++	0.00	0.00	0.00	0.00
	Acct: 0480				
	DISCOVER BANK(*)	7,632.52	2,289.29	0.00	2,289.29
	Acct: 1954				
	PORTFOLIO RECOVERY ASSOCIATES, LL	8,500.22	2,549.55	0.00	2,549.55
	Acct: 2894				
	HARRISON ENGINEERING LLC	0.00	0.00	0.00	0.00
	Acct: 0941				
	AMERICAN HONDA FINANCE CORP*	353.65	106.07	0.00	106.07
	Acct: 0463				
	PORTFOLIO RECOVERY ASSOCIATES, LL	8,999.46	2,699.29	0.00	2,699.29
	Acct: 0110				
	PORTFOLIO RECOVERY ASSOCIATES, LL	5,875.25	1,762.21	0.00	1,762.21

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0025				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 7982				
	QUANTUM3 GROUP LLC - AGENT MOMA	1,318.53	395.48	0.00	395.48
	Acct: 7953				
	LVNV FUNDING LLC	98.46	29.53	0.00	29.53
	Acct: 0407				
	TOYOTA LEASE TRUST	789.71	236.87	0.00	236.87
	Acct: 9499				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 7982				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	PHELAN HALLINAN DIAMOND & JONES LI	0.00	0.00	0.00	0.00
	Acct:				
	ALLIED INTERSTATE++	0.00	0.00	0.00	0.00
	Acct:				
					13,036.28

TOTAL PAID TO CREDITORS

45,072.99

TOTAL CLAIMED

PRIORITY 8,572.41

SECURED 127.42

UNSECURED 43,463.10

Date: 09/24/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

JOAN L. SERENA

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-70641 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby revests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Joan L. Serena  
Debtor

Case No. 18-70641-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Sep 29, 2021

User: jfur  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2021:

Recip ID	Recipient Name and Address
db	+ Joan L. Serena, 1555 21st St, Clearfield, PA 16830-3228
cr	+ TOYOTA MOTOR CREDIT CORPORATION, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
14912384	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, PO Box 15019, Wilmington, DE 19886-5019
14925804	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14945682	Freedom Mortgage, PO Box 619063, Dallas, TX 75261-9063
14950222	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
14912392	+ GM Platinum Mastercard - Capital One, Payment Processing Ctr, 6125 Lakeview Rd Ste 800, Charlotte, NC 28269-2605
14912393	+ Harrison Engineering LLC, 8101 Boat Club Road, Ste 240-195, Fort Worth, TX 76179-3630
14912400	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Financial Services, 4 Gatehall Dr #350, Parsippany, NJ 07054
15322265	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14928700	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14912394	Email/Text: ebnbankruptcy@ahm.honda.com	Sep 30 2021 00:04:00	Honda Financial Services, PO Box 166469, Irving, TX 75016-6469
14915103	Email/Text: ebnbankruptcy@ahm.honda.com	Sep 30 2021 00:04:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14912385	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 30 2021 00:12:16	Capital One, PO Box 30258, Salt Lake City, UT 84130-0258
14912390	Email/Text: mrdiscen@discover.com	Sep 30 2021 00:03:00	Discover, PO Box 30421, Salt Lake City, UT 84130-0421
14915462	Email/Text: mrdiscen@discover.com	Sep 30 2021 00:03:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14912386	Email/PDF: ais.chase.ebn@americaninfosource.com	Sep 30 2021 00:12:24	Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423
14912388	Email/PDF: ais.chase.ebn@americaninfosource.com	Sep 30 2021 00:12:20	Cardmember Service, PO Box 15153, Wilmington, DE 19886-5153
14912389	Email/PDF: ais.chase.ebn@americaninfosource.com	Sep 30 2021 00:12:24	Chase amazon, Card Services, PO Box 15123, Wilmington, DE 19850-5123
15160151	Email/PDF: resurgentbknofications@resurgent.com	Sep 30 2021 00:12:21	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14912395	Email/PDF: cbp@onemainfinancial.com	Sep 30 2021 00:12:20	One Main, The Commons, 280 Commons Drive,

District/off: 0315-7

User: jfur

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Form ID: pdf900

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14946645	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 30 2021 00:12:21	Du Bois, PA 15801-3808 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14912745	+ Email/PDF: rmscedi@recoverycorp.com	Sep 30 2021 00:12:17	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14943026	Email/Text: bnc-quantum@quantum3group.com	Sep 30 2021 00:04:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
14951579	+ Email/Text: bncemail@w-legal.com	Sep 30 2021 00:04:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14912396	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 30 2021 00:12:22	Sears Payment Center, PO Box 9001055, Louisville, KY 40290-1055
14912397	Email/PDF: gecsed@recoverycorp.com	Sep 30 2021 00:12:24	Synchrony Bank/Walmart, PO Box 965022, Orlando, FL 32896-5022
14912398	Email/PDF: gecsed@recoverycorp.com	Sep 30 2021 00:12:24	Synchrony Bank/Walmart, PO Box 965024, Orlando, FL 32896-0024
14912401	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 30 2021 00:04:00	Woman Within, PO Box 659728, San Antonio, TX 78265-9728

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Freedom Mortgage Corporation
cr		Toyota Lease Trust
14912391		Freedom Mortgage
14912399		Toyota
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14912387	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423
14912383	##+	Allied Interstate, PO Box 361445, Columbus, OH 43236-1445

TOTAL: 4 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 01, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2021 at the address(es) listed below:

Name	Email Address
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District/off: 0315-7

User: jfur

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Date Rcvd: Sep 29, 2021

Form ID: pdf900

Total Noticed: 29

Brian Nicholas

on behalf of Creditor Toyota Lease Trust bnicholas@kmlawgroup.com

Brian Nicholas

on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com

Earle D. Lees, Jr.

on behalf of Debtor Joan L. Serena bankruptcybutler@windstream.net earlelees69@gmail.com

Jerome B. Blank

on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Robert P. Wendt

on behalf of Creditor TOYOTA MOTOR CREDIT CORPORATION pawb@fedphe.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Thomas Song

on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

TOTAL: 8